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File: PGPB

Apr 13, 2006

PGPUB-DOCUMENT-NUMBER: 20060080197
PGPUB-FILING-TYPE:
DOCUMENT-IDENTIFIER: US 20060080197 A1

TITLE: Financial account management

PUBLICATION-DATE: April 13, 2006

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY
Chi; Alfred L.	Westwood	MA	US

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	COUNTRY	TYPE	CODE
eCardWorld.com, LLC, a Massachusetts corporation					02

APPL-NO: 11/079916 [PALM]

DATE FILED: March 14, 2005

RELATED-US-APPL-DATA:

parent US continuation 09549440 20000414 ABANDONED
child US 11079916 A1 20050314
parent US continuation-in-part 09502147 20000211 ABANDONED
child US 09549440 20000414

INT-CL-PUBLISHED:

TYPE	IPC	DATE	IPC-OLD
IPCP	G06Q4/00	20060101	G06Q040/00

INT-CL-CURRENT:

TYPE	IPC	DATE
CIPP	<u>G06 Q 40/00</u>	20060101

US-CL-PUBLISHED: 705/035

US-CL-CURRENT: 705/35

ABSTRACT:

A holder of a financial account predefines a virtual account associated with the financial account. The virtual account has an associated limitation on a payment to be made from the financial account. In connection with a transaction, information about the virtual account is provided to a third party. A third party uses the virtual account information to make a request for a payment. Any payment from the financial account that is outside of the limitation associated with the virtual account is prevented. Because only the virtual account information is made

available to the third party the risk to the account is limited based on choices made in advance by the user.

[0001] This is a continuation-in-part of U.S. patent application Ser. No. 09/502,147 entitled "On-line Personal Financial Account Management," filed on Feb. 11, 2000, and incorporated by reference.

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File: PGPB

Oct 7, 2004

PGPUB-DOCUMENT-NUMBER: 20040199466
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20040199466 A1

TITLE: Financial account management

PUBLICATION-DATE: October 7, 2004

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY
Chi, Alfred L.	Plymouth	MA	US

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	COUNTRY	TYPE	CODE
eCardWorld. com, LLC, a Massachusetts Limited Liability Corporation					02

APPL-NO: 10/768790 [\[PALM\]](#)
DATE FILED: January 30, 2004

RELATED-US-APPL-DATA:

Application 10/768790 is a continuation-of US application 09/564163, filed May 3, 2000, ABANDONED

INT-CL-PUBLISHED: [07] G06F 17/60

INT-CL-CURRENT:

TYPE	IPC	DATE
CIPP	G06 Q 40/00	20060101

US-CL-PUBLISHED: 705/042

US-CL-CURRENT: 705/42

REPRESENTATIVE-FIGURES: 1

ABSTRACT:

A holder of a financial account predefines a virtual account associated with the financial account. The virtual account has an associated limitation on a payment to be made from the financial account. In connection with a transaction, information about the virtual account is provided to a third party. A third party uses the virtual account information to make a request for a payment. Any payment from the financial account that is outside of the limitation associated with the virtual account is prevented. Checks may be drawn on a virtual account. A recipient of a check drawn on the virtual account may validate the availability of funds

electronically, and may collect the funds specified by the check electronically, for example through the web site of an intermediary. As soon as a check drawn on the virtual account is issued, the funds specified by the check are automatically withdrawn from a financial account associated with the virtual account.

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File: PGPB

Jun 6, 2002

PGPUB-DOCUMENT-NUMBER: 20020069122

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020069122 A1

TITLE: Method and system for maximizing credit card purchasing power and minimizing interest costs over the internet

PUBLICATION-DATE: June 6, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY
Yun, Insun	Long Island City	NY	US
Kim, Casey Ilsun	Palisades Park	NJ	US
Mateescu, Augustin	Long Island City	NY	US
Bergman, Arthur L.	Hackensack	NJ	US
Im, Wah	Flushing	NY	US
Seo, Jinhyong	Port Washington	NY	US
Chang, Yongjin	Manhasset	NY	US

US-CL-CURRENT: 705/26

CLAIMS:

1. A method for facilitating an electronic commerce (e-commerce) transaction by a consumer, said method comprising: (a) acquiring a purchase amount for an e-commerce transaction between a consumer and an Internet shopping portal; (b) querying each of a plurality of consumer accounts for associated financial information; (c) evaluating said associated financial information obtained for each of said plurality of consumer accounts; and (d) facilitating a selection of one or more accounts based on said evaluation step to enable the consumer to complete said e-commerce transaction.
2. The method according to claim 1, said method further comprising a step of pre-registering said plurality of consumer accounts at a registry website.
3. The method according to claim 1, wherein said plurality of consumer accounts includes one or more credit card accounts.
4. The method according to claim 1, wherein said plurality of consumer accounts includes one or more retail credit card accounts.
5. The method according to claim 1, wherein said plurality of consumer accounts includes one or more electronic bank accounts.
6. The method according to claim 1, wherein said plurality of consumer accounts includes one or more electronic financial accounts.

7. The method according to claim 1, said method further comprising a step of: recommending an account to the consumer based on said evaluation step to thereby enable the consumer to complete said e-commerce transaction.
8. The method according to claim 2, said method further comprising the steps of: creating a virtual account at said registry website that merges available balances of two or more of said plurality of consumer accounts to enable the consumer to fund said purchase amount for said e-commerce transaction. funding said purchase amount with funds drawn from said two or more consumer accounts to complete said e-commerce transaction.
9. The method according to claim 8, said funding step further comprising a step of: enabling the consumer to selectively adjust funds to be drawn from said two or more accounts to equal said purchase amount in accordance with consumer preferences.
10. The method according to claim 2, said method further comprising the steps of: transmitting from said registry website a program to a consumer's computer and installing said program at the consumer's computer; and instantiating said program by the consumer to display an account management frame to facilitate said e-commerce transaction by the consumer.
11. The method according to claim 2, said method further comprising the steps of: transmitting from said registry website an account management frame for facilitating the consumer to complete said e-commerce transaction.
12. The method according to claim 10, said method further comprising a step of: displaying via said account management frame financial information for said plurality of consumer's accounts, said financial information including available balance and applicable interest rate.
13. The method according to claim 11, said method further comprising a step of: enabling the consumer to refresh said financial information displayed via said account management frame during a shopping transaction.
14. The method according to claim 1, said method further comprising a step of: automatically providing financial information associated with a selected account to a shopping portal to enable the consumer to complete said e-commerce transaction.
15. The method according to claim 1, said method further comprising a step of: displaying a web frame for said consumer, said web frame having financial information for said selected account; and enabling the consumer to drag and drop said financial information to a shopping portal web page to complete said e-commerce transaction.
16. A method for facilitating an electronic commerce (e-commerce) transaction by a consumer, said method comprising: (a) acquiring a purchase amount for an e-commerce transaction between a consumer and an Internet shopping portal; (b) querying each of a plurality of consumer accounts for associated financial information; (c) evaluating said associated financial information obtained for each of said plurality of consumer accounts; and (d) recommending an account to the consumer based on said evaluation step to thereby enable the consumer to select said account to complete said e-commerce transaction.
17. A method for facilitating an electronic commerce (e-commerce) transaction by a consumer, said method comprising: (a) acquiring a purchase amount for an e-commerce transaction between a consumer and an Internet shopping portal; (b) querying each of a plurality of consumer accounts for associated financial information; (c)

evaluating said associated financial information obtained for each of said plurality of consumer accounts; (d) creating a virtual account to merge available balances of two or more of said plurality of consumer accounts to enable the consumer to fund said purchase amount; and (e) funding said purchase amount drawn from said two or more consumer accounts to complete said e-commerce transaction.

18. A system for facilitating electronic commerce (e-commerce) transactions by one or more consumers, said system comprising: (a) a registry website server for registering a plurality of consumer accounts for each consumer and for transmitting financial information associated therewith to an account manager frame at a consumer's computer; (b) a web browser at the consumer's computer for communicating to an e-commerce server to perform an e-commerce transaction for a purchase amount, said transaction being initiated by the consumer at said web browser; (c) said account management frame querying said registry website server to obtain said financial information for each of said plurality of consumer accounts, evaluating said financial information and facilitating the selection of one or more consumer accounts based on said evaluation to enable the consumer to complete said e-commerce transaction.

19. The system according to claim 18, said registry website further comprising a means for pre-registering said plurality of consumer accounts.

20. The system according to claim 18, said account management frame further comprising a means for recommending an account for said purchase amount to the consumer based on said evaluation to thereby enable the consumer to complete said e-commerce transaction.

21. The system according to claim 18, said account management frame further comprising a means for enabling the consumer to create and fund a virtual account to satisfy said purchase amount at said registry website by merging available balances of two or more consumer's accounts to thereby enable the consumer to complete said e-commerce transaction.

22. The system according to claim 21, said account management frame further comprising a means for enabling the consumer to selectively adjust funds to be drawn from said two or more accounts to equal said purchase price in accordance with consumer preferences.

23. The system according to claim 21, said account management frame further comprising a means for displaying financial information for said plurality of consumer's accounts, said financial information including available balance and applicable interest rate.

24. The system according to claim 18, said account management web frame further comprising a means for enabling the consumer to refresh said financial information displayed via said account management frame.

25. A system for facilitating electronic commerce (e-commerce) transactions by one or more consumers, said system comprising: (a) a registry website server for registering a plurality of consumer accounts for each consumer and for transmitting financial information associated therewith to an account manager frame at a consumer's computer, said consumer directing said account management frame to recommend one of consumer's accounts for a purchase price associated with an e-commerce transaction; (b) a web browser at the consumer's computer for communicating to an e-commerce server to perform said e-commerce transaction, said transaction being initiated by the consumer at said web browser; (c) said account management frame querying said registry website server to obtain said financial information for each of said plurality of consumer accounts, evaluating said

financial information and recommending a consumer account based on said evaluation to enable the consumer to complete said e-commerce transaction.

26. A system for facilitating electronic commerce (e-commerce) transactions by one or more consumers, said system comprising: (a) a registry website server for registering a plurality of consumer accounts for each consumer and for transmitting financial information associated therewith to an account manager frame at a consumer's computer, said consumer directing said account management frame to merge one or more of consumer's accounts for a purchase price associated with an e-commerce transaction; (b) a web browser at the consumer's computer for communicating to an e-commerce server to perform an e-commerce transaction, said transaction being initiated by the consumer at said web browser; (c) said account management frame acquiring said purchase amount for said e-commerce transaction from the consumer, querying said registry website server to obtain said financial information for each of said plurality of consumer accounts, evaluating said financial information and enabling the consumer to create and fund a virtual account at said registry website by merging available balances of two or more consumer's accounts to enable the consumer to complete said e-commerce transaction.

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File: PGPB

Jan 24, 2002

PGPUB-DOCUMENT-NUMBER: 20020010612

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020010612 A1

TITLE: Method and system for managing spending through account allocation

PUBLICATION-DATE: January 24, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY
Smith, Steven B.	Holladay	UT	US
Thomas, Nicholas A.	Orem	UT	US
Rosner, Warren M.	South Jordan	UT	US

US-CL-CURRENT: 705/8

CLAIMS:

What is claimed is:

1. A method for managing financial resources in an automated fashion comprising: establishing a plurality of virtual financial accounts overlaid upon at least one actual financial account; allocating a given amount of funding for each of the plurality of accounts; allocating transactions to an account selected from the plurality of accounts; and debiting or crediting the allocated fund amount according to the transaction allocated to the particular account and from the actual financial account.
2. The method according to claim 1, further comprising the step of determining a balance with each of the plurality of virtual financial accounts.
3. The method according to claim 2, further comprising the step of displaying the balance of an account after transaction allocation and debit or credit of the transaction.
4. The method according to claim 1, further comprising the step of distinguishing between transactions that have cleared real time through the actual financial account and those that have not within each of the plurality of virtual financial accounts.
5. The method according to claim 1, further comprising the step of displaying transaction information of a selected allocated transaction within one of the virtual financial accounts.
6. A method for managing financial resources in an automated fashion comprising: establishing a plurality of virtual financial accounts overlaid on actual accounts; allocating a given amount of funding for each of the plurality of virtual accounts;

and allocating transactions in real time to the appropriate virtual accounts so that individuals in remote locations may view the accounts and coordinate purchases.

7. The method according to claim 6, further comprising the step of determining a balance with each of the plurality of virtual financial accounts.

8. The method according to claim 7, further comprising the step of displaying the balance of an account after transaction allocation and debit or credit of the transaction.

9. The method according to claim 6, further comprising the step of distinguishing between transactions that have cleared real time through the actual financial account and those that have not within each of the plurality of virtual financial accounts.

10. The method according to claim 6, further comprising the step of displaying transaction information of a selected allocated transaction within one of the virtual financial accounts

11. An apparatus used to manage financial resources in an automated fashion comprising: means for establishing a plurality of virtual financial accounts overlaid upon at least one actual financial account; means for allocating a given amount of funding for each of the plurality of accounts; means for allocating transactions to an account selected from the plurality of accounts; and means for debiting or crediting the allocated fund amount according to the transaction allocated to the particular account and from the actual financial account.

12. The apparatus according to claim 11, further comprising means for determining a balance within each of the plurality of virtual financial accounts.

13. The apparatus according to claim 12, further comprising means for displaying the balance of an account after transaction allocation.

14. The apparatus according to claim 11, further comprising means for distinguishing between transactions that have cleared real time through the actual financial account and those that have not within each of the plurality of virtual financial accounts.

15. The apparatus according to claim 11, further comprising means for displaying transaction information of a selected allocated transaction within one of the virtual financial accounts.

16. An apparatus used to manage financial resources in an automated fashion comprising: means for establishing a plurality of virtual financial accounts overlaid on actual accounts; means for allocating a given amount of funding for each of the plurality of virtual accounts; and means for allocating transactions in real time to the appropriate virtual accounts so that individuals in remote locations may view the accounts and coordinate purchases.

17. The apparatus according to claim 16, further comprising means for determining a balance with each of the plurality of virtual financial accounts.

18. The apparatus according to claim 17, further comprising means for displaying the balance of an account after transaction allocation and debit or credit of the transaction.

19. The apparatus according to claim 16, further comprising means for distinguishing between transactions that have cleared real time through the actual financial account and those that have not within each of the plurality of virtual financial accounts.

20. The apparatus according to claim 16, further comprising means for displaying transaction information of a selected allocated transaction within one of the virtual financial accounts.

21. The apparatus according to claim 16, further comprising means, coupled to the transaction allocation means, for accessing remote account information.

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File: PGPB

Sep 2, 2004

PGPUB-DOCUMENT-NUMBER: 20040169722

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20040169722 A1

TITLE: Method and system for computer-aided telecommunication and financial transactions

PUBLICATION-DATE: September 2, 2004

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY
Pena, Martin Rangel	Charlotte	NC	US

US-CL-CURRENT: 348/14.01; 348/14.08

CLAIMS:

What is claimed is:

1. A computer-aided telecommunication and financial transaction system between people remotely located from one another, that provides prompt and secure money transfer in addition to prompt and secure visual, written, and image communications, said system comprising: an Internet website configured for visual and e-mail communication between people remotely located from one another; at least one control station configured with computer-aided means for accomplishing visual and email telecommunication between people who are remotely located from one another and use said Internet website for sending and receiving visual and email messages without a permanent record of message content being maintained by said control station or on said website, said control station also being configured for accomplishing financial transactions between people who are remotely located from one another and use said Internet website for making financial transfers, sending and receiving money, and managing at least one virtual bank account within said system; and a plurality of stand-alone automated teller machine kiosks in two-way electronic data communication with said at least one control station, each said kiosk having at least one central processing unit, means for automatic accepting and dispensing of money, at least one display monitor, at least one means of image capture, at least one means of providing data to said central processing unit, at least one means of audio capture, at least one means of audio transmission, at least one scanner, and at least one facsimile transmission machine.

2. The system of claim 1 wherein at least one of said kiosks further comprises features selected from a group consisting of telephone communication means, direct phone lines to customer service personnel, means for completing purchases and pre-payment for services, information gathering means, and web folder storage and management means.

3. The system of claim 1 further comprising at least one virtual bank teller having a digital television with touch screen menu options, a direct telephone line to customer assistance personnel, image capture means, audio capture means, audio

transmission means, and pneumatic tube means adapted for transferring papers and other documents between a user and customer service personnel.

4. The system of claim 3 wherein said at least one virtual bank teller further comprises features selected from a group consisting of writing surfaces, customer service windows, and furniture adapted for seating users of said at least one virtual bank teller while they are conducting transactions.

5. The system of claim 1 wherein at least one of said kiosks is configured to prepare and transmit inventory information to said control station when cash reserves are low, and when cash reserves exceed a pre-determined level.

6. The system of claim 5 further comprising at least one of said kiosks is configured to transmit security breach information to said control station.

7. The system of claim 1 further comprising at least one smart card prepared and issued to repeat users of said system, each said smart card having identity information personal to said user and being required for user activation of said system.

8. The system of claim 7 wherein said identity information is selected from a group consisting of photos of user, biometric measurements of user, user voice prints, user fingerprints, digital images of user, family information, passwords, and encrypted information.

9. The system of claim 1 wherein at least one of said kiosks is configured to transmit video email messages.

10. The system of claim 1 wherein at least one of said kiosks is configured for user purchase of web memory space for data storage.

11. The system of claim 1 wherein at least one of said kiosks is configured for advertising in full motion video.

12. The system of claim 1 wherein at least one of said kiosks is configured for user purchase of web folder space through which user can organize personal and business records.

13. The system of claim 3 further comprising at least one personal computer adapted with image capture means for identity confirmation and communication with said at least one virtual bank teller.

14. The system of claim 7 wherein money can be added to said smart card for making micropayments.

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